

**STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105**

REG-2007-00056

February 27, 2008

**NOTICE OF SECOND PUBLIC HEARING
REGARDING LOW COST AUTOMOBILE INSURANCE RATES**

**Rates for Liability, Uninsured Motorists and Medical Payment Coverages for
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn,
Humboldt, Inyo, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino,
Modoc, Mono, Napa, Nevada, Placer, Plumas, San Benito, San Luis Obispo,
Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sutter, Tehama, Trinity,
Tuolumne, Yolo, and Yuba Counties**

INTRODUCTION

On February 1, 2008, the Office of Administrative Law advised the public in its Notice Register that the Department had scheduled a rulemaking hearing to discuss a regulatory proposal concerning Low Cost Automobile Insurance Rates in the rulemaking matter referenced above. Similarly, in early February, 2008, the Department posted notice concerning this rulemaking hearing on its website. Additionally, on January 30, 2008, the Department posted notice of this hearing in the San Francisco Daily Journal and the Los Angeles Daily Commerce.

Despite the notice provided above, it has come to the attention of the Department that some members of the public may not have received adequate, mailed notice of the rulemaking proceeding concerning the matter referenced above. Therefore, in addition to the rulemaking hearing that will be held as planned on April 9, 2008, the Department has scheduled a second opportunity to present public comments on April 14, 2008, as set forth below.

While the Department encourages those members of the public to submit written or oral comments at the April 9 hearing, to the extent that some members of the public may need a minimum of 45 days' notice of this rulemaking hearing, the Department also welcomes such members of the public to participate in a second scheduled hearing, set for April 14. However, please note that there is no need to attend both hearings or to submit comments at both hearings.

HEARING DATE AND LOCATION

Notice is hereby given that a second public hearing will be held to permit all interested persons the opportunity to present statements or arguments, orally or in writing, with respect to the proposed rates at the following date, time, and place:

Date and Time: **April 14, 2008**
 10:00 a.m.

Location: **45 Fremont Street**
 22nd Floor Hearing Room
 San Francisco, California 94105

ACCESS TO HEARING ROOM

The facilities to be used for the public hearing are accessible to persons with mobility impairments. Persons with sight or hearing impairments are requested to notify the contact person (listed below) for this hearing in order to make special arrangements, if necessary.

WRITTEN AND/OR ORAL COMMENTS: AGENCY CONTACT PERSON

All persons are invited to submit written comments to the Insurance Commissioner on the proposed rates prior to the public comment deadline. Comments should be addressed to the contact person for this proceeding:

Bryant Henley, Senior Staff Counsel
California Department of Insurance
Legal Division
45 Fremont Street, 21st Floor
San Francisco, CA 94105
henleyb@insurance.ca.gov
Telephone: (415) 538-4111
Facsimile: (415) 904-5490

The backup agency contact person for this proceeding will be:

Elizabeth Mohr, Assistant Chief Counsel
California Department of Insurance
Rate Enforcement Bureau
45 Fremont Street, 21st Floor
San Francisco, CA 94105
mohre@insurance.ca.gov
Telephone: (415) 538-4112
Facsimile: (415) 904-5490

All persons are invited to present oral and/or written testimony at the scheduled public hearing.

DEADLINE FOR WRITTEN COMMENTS

All written materials, unless submitted at the hearing, must be **received** by the Insurance Commissioner at the address listed above **no later than 5:00 p.m. on April 14, 2008**. Any written materials received after that time will not be considered. Written comments may also be submitted to the contact person by e-mail and facsimile transmission. Written comments shall be submitted by one method only.

AUTOMATIC MAILING

A copy of this Notice of Second Hearing, including the original Notice of Proposed Action and Text of the Regulation as well as Informative Digest, is being sent to all persons on the Insurance Commissioner's mailing list.

AVAILABILITY OF DOCUMENTS ON THE INTERNET

This Second Notice, the Initial Statement of Reasons, the Notice of Proposed Action, and the text of regulations will be published online and may be accessed through the Department's website at www.insurance.ca.gov.

STEVE POIZNER
Insurance Commissioner

Dated: February 27, 2008

By: _____/s/_____
Bryant Henley
Senior Staff Counsel